	According to the calculations required by this statement:
In re <u>James K. Thomas & Diane L. Thomas</u> Debtor(s)	☐ The presumption arises. ☑ The presumption does not arise.
Case Number:	(Check the box as directed in Parts I, III, and VI of this statement.)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISABLED VETERANS AND NON-CONS	UMER DEE	STORS		
1Δ	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this the verification in Part VIII. Do not complete any of the remaining parts of this statement.				
Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)					
1B	If your debts are not primarily consumer debts, check the box below and complete the verificat complete any of the remaining parts of this statement.	ion in Part VIII	. Do not		
10	Declaration of non-consumer debts. By checking this box, I declare that my debts are not become a supplied to the consumer debts.	not primarily co	onsumer debts.		
	Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUS	ION		
	Marital/filing status. Check the box that applies and complete the balance of this part of this	statement as	directed.		
	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.				
	b. Married, not filing jointly, with declaration of separate households. By checking this box, penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy lav living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Ba Complete only Column A ("Debtor's Income") for Lines 3-11.	v or my spouse	and I are		
2	c. Married, not filing jointly, without the declaration of separate households set out in Line Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11.	2.b above. Co	mplete both		
	d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column for Lines 3-11.	B ("Spouse's	Income")		
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.	Column A Debtor's Income	Column B Spouse's Income		
3	Gross wages, salary, tips, bonuses, overtime, commissions.	\$ 0.00	\$ 1,875.00		

4	than or attachn busine a. b.	e from the operation of a business, profession or and enter the difference in the appropriate column(s) are business, profession or farm, enter aggregate numberent. Do not enter a number less than zero. Do not less expenses entered on Line b as a deduction in Gross receipts Ordinary and necessary business expenses	of Line 4. If yours and provinclude any Part V.	you operate more ide details on an part of the 45,639.00 43,930.00			
	C.	Business income	Subtract Lin	e b from Line a	\$	1,709.00	\$ 0.00
5	differer	nd other real property income. Subtract Line b fronce in the appropriate column(s) of Line 5. Do not entectude any part of the operating expenses entered.	er a number	less than zero. Do			
	a.	Gross receipts	\$	3,040.00			
	b.	Ordinary and necessary operating expenses	\$	2,811.00			
	C.	Rent and other real property income	Subtract Lin	e b from Line a	\$	229.00	\$ 0.00
6	Interes	st, dividends and royalties.			\$	0.00	\$ 0.00
7	Pensio	n and retirement income.			\$	0.00	\$ 0.00
8	expens that pu	nounts paid by another person or entity, on a register of the debtor or the debtor's dependents, inclurpose. Do not include alimony or separate maintena spouse if Column B is completed.	luding child	support paid for	\$	0.00	\$ 0.00
9	Howeve was a b	loyment compensation. Enter the amount in the aper, if you contend that unemployment compensation renefit under the Social Security Act, do not list the am A or B, but instead state the amount in the space below.	eceived by yo nount of such	u or your spouse			
		oloyment compensation claimed to be fit under the Social Security Act Debtor \$	0.00 Spor	use \$0.00	\$	0.00	\$ 0.00
10	sources paid by alimon Security	e from all other sources. Specify source and amounts on a separate page. Do not include alimony or set y your spouse if Column B is completed, but include yor separate maintenance. Do not include any bey Act or payments received as a victim of a war crime of international or domestic terrorism.	parate main ude all other enefits receiv	tenance payments payments of ed under the Social			
	b.			\$ 0.00			
	Tota	al and enter on Line 10		·	\$	0.00	\$ 0.00
11		al of Current Monthly Income for § 707(b)(7). A, and, if Column B is completed, add Lines 3 through			\$	1,938.00	\$ 1,875.00
12	Line 11,	urrent Monthly Income for § 707(b)(7). If Colur, Column A to Line 11, Column B, and enter the total. ed, enter the amount from Line 11, Column A.			\$		3,813.00
		Part III. APPLICATION OF	§ 707(b)	(7) EXCLUSIO	N		
13		ized Current Monthly Income for § 707(b)(7). M 12 and enter the result.	lultiply the ar	nount from Line 12 b	y th	e	\$ 45,756.00

14	house the ba	hold size. (This information ankruptcy court.)	is available by fa	mily si	family income for the applica ze at www.usdoj.gov/ust/ or b. Enter debtor's household s	from the clerk of	\$	60,252.00
15	T)	The amount on Line 13 is not arise" box at the top of p	less than or ed page 1 of this sta	jual to itemen	the amount on Line 14. (t, and complete Part VIII; do nt on Line 14. Complete the	Check the "The presonot complete Part	s IV, V	, VI or VII.
		Complete Parts IV, V,	VI and VII of	this s	tatement only if requir	ed. (See Line 1	5).	
	Pa	art IV. CALCULATIO	ON OF CURI	RENT	MONTHLY INCOM	E FOR § 707	(b) (2)
16	Enter	the amount from Line 12					\$	N.A.
17	listed debtor incom debtor	in Line 11, Column B that ware or the debtor's dependents of (such as payment of the sprother the sprother)	as NOT paid on a . Specify in the I pouse's tax liabili) and the amoun	regula ines be ty or th t of ince	, enter on Line 17 the total or basis for the household expelow the basis for excluding the spouse's support of personome devoted to each purpose not check box at Line 2.c, e	penses of the he Column B ns other than the e. If necessary,		
	a.				\$			
	b.				\$			
	C.				\$			
	Total	and enter on Line 17.					\$	N.A.
18	Curre	nt monthly income for § 7	707(b)(2). Sub	tract Li	ne 17 from Line 16 and ente	r the result.	\$	N.A.
		Part V. CAL	CULATION	OF E	DEDUCTIONS FROM	INCOME		
	Subp	part A: Deductions	under Stan	dard	s of the Internal Ro	evenue Servi	ice (IRS)
19A	Nation	nal Standards for Food, Cloth	ning and Other Ite	ems for	in Line 19A the "Total" amou the applicable household size clerk of the bankruptcy cou	ze. (This	\$	N.A.
19B	Out-or for pe clerk of under years Line 1 enter 65 and	f-Pocket Health Care for pers rsons 65 years of age or olde of the bankruptcy court.) En 65 years of age, and enter i or older. (The total number 4b). Multiply line a1 by Line the result in Line c1. Multipl	sons under 65 yeer. (This informanter in Line b1 the number of household meet b1 to obtain a to by Line a2 by Line a2 by Line	ars of a ation is a numb mber of embers otal am a b2 to	w the amount from IRS Nationage, and in Line a2 the IRS Navailable at www.usdoj.gov/ er of members of your household members of your household must be the same as the number of household members obtain a total amount for household and c2 to obtain a total head	lational Standards ust/ or from the ehold who are d who are 65 mber stated in s under 65, and usehold members		
	Hou	sehold members under 65	5 years of age	Hous	ehold members 65 years	of age or older		
	a1.	Allowance per member	N.A.	a2.	Allowance per member	N.A.		
	L							
	b1.	Number of members	N.A.	b2.	Number of members			

20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$ N.A.
20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.	
200	a. IRS Housing and Utilities Standards; mortgage/rental expense \$ N.A.	
	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42 \$ N.A.	
	c. Net mortgage/rental expense Subtract Line b from Line a	\$ N.A.
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:	\$ N.A.
22A	Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8. O Teleon 1 2 or more. If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$ N.A.
22B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$ N.A.
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Transportation Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs b. Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42 C. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a.	\$ N.A.

	Local Standards: transportation ownership/lease expense; only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS L (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court that Average Monthly Payments for any debts secured by Vehicle 2, as star from Line a and enter the result in Line 24. Do not enter an amount less	ocal Standards: Transportation); enter in Line b the total of ted in Line 42; subtract Line b		
24	a. IRS Transportation Standards, Ownership Costs	\$ N.A.		
	b. Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$ N.A.		
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$	N.A.
25	Other Necessary Expenses: taxes. Enter the total average monthly for all federal, state and local taxes, other than real estate and sales taxes, ployment taxes, social security taxes, and Medicare taxes. Do not include	such as income taxes, self em-	\$	N.A.
26	Other Necessary Expenses: involuntary deductions for emp average monthly payroll deductions that are required for your employmen contributions, union dues, and uniform costs. Do not include discretions voluntary 401(k) contributions.	t, such as retirement	\$	N.A.
27	Other Necessary Expenses: life insurance. Enter total average actually pay for term life insurance for yourself. Do not include premium whole life or for any other form of insurance.	3 1	\$	N.A.
28	Other Necessary Expenses: court-ordered payments. Enter to you are required to pay pursuant to court order or administrative agency, support payments. Do not include payments on past due obligations.	such as spousal or child	\$	N.A.
29	Other Necessary Expenses: education for employment or for mentally challenged child. Enter the total average monthly amount education that is a condition of employment and for education that is requirementally challenged dependent child for whom no public education providi	that you actually expend for ired for a physically or	\$	N.A.
30	Other Necessary Expenses: childcare. Enter the total average modexpend on childcare—such as baby-sitting, day care, nursery and preschool educational payments.		\$	N.A.
31	Other Necessary Expenses: health care. Enter the total average actually expend on health care that is required for the health and welfare of that is not reimbursed by insurance or paid by a health savings account, an amount entered in Lin 19B. Do not include payments for health insurance accounts listed in Line 34.	of yourself or your dependents, and that is in excess of the	\$	N.A.
32	Other Necessary Expenses: telecommunication services. Enter amount that you actually pay for telecommunication services other than you cell phone service—such as pagers, call waiting, caller id, special long dist the extent necessary for your health and welfare or that of your dependent amount previously deducted.	our basic home telephone and ance, or internet service—to	\$	N.A.
33	Total Expenses Allowed under IRS Standards. Enter the total	of Lines 19 through 32	\$	N.A.
			1	- 114 41

		Subpart B: Additional Expense D Note: Do not include any expenses tha				
	monthl	n Insurance, Disability Insurance and Health sy expenses in the categories set out in lines a-c below the bouse, or your dependents.				
	a.	Health Insurance	\$	N.A.		
	b.	Disability Insurance	\$	N.A.		
34	C.	Health Savings Account	\$	<u>N.A.</u>	N	.A.
	Tota	al and enter on Line 34.		\$	11.	.д.
		ou do not actually expend this total amount, state you below: N.A.	our actual average expenditures in	the		
35	average support	nued contributions to the care of household of eactual monthly expenses that you will continue to pay for of an elderly, chronically ill, or disabled member of your who is unable to pay for such expenses.	for the reasonable and necessary ca	re and	N.	.A.
36	expens Prevent	ection against family violence. Enter the total aver- es that you actually incurred to maintain the safety of you tion and Services Act or other applicable federal law. The confidential by the court.	ur family under the Family Violence		N.	.A.
37	IRS Loc	energy costs Enter the total average monthly amousal Standards for Housing and Utilities that you actually expour case trustee with documentation of your actuates that the additional amount claimed is reason	xpend for home energy costs. You ual expenses, and you must		N.	.A.
38	expens elemen provid	es that you actually incur, not to exceed \$137.50 per chitary or secondary school by your dependent children less e your case trustee with documentation of your actual amount claimed is reasonable and necessary and ards.	ld, for attendance at a private or pust than 18 years of age. You must cual expenses and you must exp	ıblic lain	N.	.A.
39	food an in the I availab	onal food and clothing expense. Enter the total and clothing expenses exceed the combined allowances for RS National Standards, not to exceed 5% of those comble at www.usdoj.gov/ust/ or from the clerk of the bankruse additional amount claimed is reasonable and necessary.	food and clothing (apparel and ser ined allowances. (This information i ptcy court.) You must demonstra	vices) s	N.	.A.
40		nued charitable contributions. Enter the amount of cash or financial instruments to a charitable organiz (2)		e in \$	N.	.A.
41	Total	Additional Expense Deductions under § 707(k	b). Enter the total of Lines 34 throu	gh 40. \$	N.	.A.
		<u> </u>				

		Subp	art C: Deductions for De	ebt P	ayment			
	pro Av Mo mo	operty that you own, list the namerage Monthly Payment, and cheonthly Payment is the total of all conths following the filing of the beseparate page. Enter the total Average Months following the filing of the beseparate page.	ne of creditor, identify the proper tock whether the payment include amounts contractually due to ead ankruptcy case, divided by 60. If	ty secu s taxes ch Secu neces	uring the debi s or insurance ured Creditor	t, and state the e. The Average in the 60		
42		Name of Creditor	Property Securing the Debt		Average Monthly Payment	Does payment include taxes or insurance?		
	a.			\$		☐ yes ☐no		
	b.			\$		☐ yes ☐no		
	C.			\$		□ yes □no		
					al: Add Line and c		\$	N.A.
42	pay to proper	endents, you may include in your the creditor in addition to the pay erty. The cure amount would incl assession or foreclosure. List and to tional entries on a separate page.	ments listed in Line 42, in order ude any sums in default that mu total any such amounts in the fol	to ma st be p	intain possess paid in order t	sion of the o avoid		
43		Name of Creditor	Property Securing the Deb	t	1/60th of th	ne Cure Amount		
	a.				\$			
	b.				\$			
	C.				\$			
	Ш						\$	N.A.
44	clain	ments on prepetition prior ns, such as priority tax, child sup bankruptcy filing. Do not inclu	port and alimony claims, for which	ch you	were liable a	t the time of	\$	N.A.
	the f	pter 13 administrative exposition of the contraction of the contractio						
	a.	Projected average monthly	Chapter 13 plan payment.		\$	N.A.		
			district as determined under					
45	b.		ecutive Office for United States is available at <u>www.usdoj.gov/u</u> kruptcy court.)	st/	х	N.A.		
45	b.	Trustees. (This information or from the clerk of the bar	is available at www.usdoj.gov/u			N.A. ly Lines a and b	\$	N.A.
45	C.	Trustees. (This information or from the clerk of the bar	is available at www.usdoj.gov/unkruptcy court.) ative expense of Chapter 13 case	Э	Total: Multipl		<u> </u>	N.A.
	C.	Trustees. (This information or from the clerk of the bar Average monthly administrated al Deductions for Debt Pay	is available at www.usdoj.gov/unkruptcy court.) ative expense of Chapter 13 case	42 thro	Total: Multiplough 45.		\$	N.A.

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION		
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$	N.A.
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$	N.A.
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$	N.A.
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$	N.A.
	Initial presumption determination. Check the applicable box and proceed as directed.		
	The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not ari page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of I The amount set forth on Line 51 is more than \$10,950. Check the "Presumption arises" both	Part VI.	·
52	page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. D the remainder of Part VI.	o not cor	mplete
	The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the r VI (Lines 53 through 55).	emainder	of Part
53	Enter the amount of your total non-priority unsecured debt	\$	N.A.
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter	\$	N.A.
	Secondary presumption determination. Check the applicable box and proceed as directed.		
	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presu	mption d	nes
55	not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. The amount on Line 51 is equal to or greater than the amount on Line 54. Check the	box for "1	The
	presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. Y complete Part VII.	ou may a	ilso
	Part VII: ADDITIONAL EXPENSE CLAIMS		
	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are r health and welfare of you and your family and that you contend should be an additional deduction from you income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures sh average monthly expense for each item. Total the expenses.	ur curren	t monthly
	Expense Description Monthly A	 \mount	
56	a. \$	N.A.	
	b. \$	N.A.	
	c. \$	N.A.	
	Total: Add Lines a, b and c	N.A.	
	Part VIII: VERIFICATION		
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If the both debtors must sign.)	nis a joint	case,
	Date: March 10, 2008 Signature:/s/ James K. Thomas		
57	March 10, 2008 Date: Signature: (Debtor) /s/ Diane L. Thomas		
	(Joint Debtor, if any)		

Income Month 1			Income Month 2		
Gross wages, salary, tips	0.00	1,875.00	Gross wages, salary, tips	0.00	1,875.0
Income from business	1,709.00	0.00	Income from business	1,709.00	0.0
Rents and real property income	229.00	0.00	Rents and real property income	229.00	0.0
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.0
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.0
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.0
Unemployment	0.00	0.00	Unemployment	0.00	0.0
Other Income	0.00	0.00	Other Income	0.00	0.0
Income Month 3			Income Month 4		
Gross wages, salary, tips	0.00	1,875.00	Gross wages, salary, tips	0.00	1,875.0
Income from business	1,709.00	0.00	Income from business	1,709.00	0.0
Rents and real property income	229.00	0.00	Rents and real property income	229.00	0.0
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.0
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.0
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.0
Unemployment	0.00	0.00	Unemployment	0.00	0.0
Other Income	0.00	0.00	Other Income	0.00	0.0
Income Month 5			Income Month 6		
Gross wages, salary, tips	0.00	1,875.00	Gross wages, salary, tips	0.00	1,875.0
Income from business	1,709.00	0.00	Income from business	1,709.00	0.0
Rents and real property income	229.00	0.00	Rents and real property income	229.00	0.0
Interest, dividends	0.00	0.00	Interest, dividends	0.00	0.0
Pension, retirement	0.00	0.00	Pension, retirement	0.00	0.0
Contributions to HH Exp	0.00	0.00	Contributions to HH Exp	0.00	0.0
Unemployment	0.00	0.00	Unemployment	0.00	0.0
Other Income	0.00	0.00	Other Income	0.00	0.0
Other Income	0.00	0.00	' '		

Remarks